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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/643,890	08/20/2003	Ikutaroh Nagatsuka	116902	4651
25944 7590 04/29/2008 OLIFF & BERRIDGE, PLC P.O. BOX 320850			EXAMINER	
			LEE, SEUNG H	
ALEXANDRIA, VA 22320-4850			ART UNIT	PAPER NUMBER
			2887	
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			04/29/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

## Application No. Applicant(s) 10/643.890 NAGATSUKA ET AL. Office Action Summary Examiner Art Unit Seuna H. Lee 2887 -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --Period for Reply A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS. WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION. Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). Status 1) Responsive to communication(s) filed on 20 August 2003. 2a) This action is FINAL. 2b) This action is non-final. 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213. Disposition of Claims 4) Claim(s) 1-29 is/are pending in the application. 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration. 5) Claim(s) \_\_\_\_\_ is/are allowed. 6) Claim(s) 1-29 is/are rejected. 7) Claim(s) \_\_\_\_\_ is/are objected to. 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement. Application Papers 9) The specification is objected to by the Examiner. 10) The drawing(s) filed on is/are; a) accepted or b) objected to by the Examiner. Applicant may not request that any objection to the drawing(s) be held in abevance. See 37 CFR 1.85(a). Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d). 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152. Priority under 35 U.S.C. § 119 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some \* c) None of: Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). \* See the attached detailed Office action for a list of the certified copies not received. Attachment(s)

1) Notice of References Cited (PTO-892)

Notice of Draftsperson's Patent Drawing Review (PTO-948)

Interview Summary (PTO-413)
 Paper No(s)/Mail Date. \_\_\_\_\_.

6) Other:

5) Notice of Informal Patent Application

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#### DETAILED ACTION

### Claim Rejections - 35 USC § 103

- The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
  - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over
  Zacharias (US 6,494,367) in view of Niwata et al (US 6,070,794)(hereinafter referred to as 'Niwata').

Zacharias teaches a multi-application card system comprising a card (200) storing a user ID, a password, and a plurality of index number serving as a medium ID for identifying the recording medium or account information of corresponding account (e.g., credit card number, etc.) that is stored in the database (230) wherein the index number are selectable by user, and the card scanner/data entry device (210) for reading index number from the card, authenticating user identity prior to providing access to the record, and returning respective account information according to the requested index number (see figs. 1-6; col. 4, line 58-col. 13, line 10).

However, Zacharias fails to particularly teach that the card scanner device comprises a writing section for writing data/ID to the card.

Niwata teaches a card processing apparatus (10) comprising a terminal unit (17) for reading data stored in the IC card (20) wherein the password can be changed at the terminal (S11)(see figs. 3. 7-8; col. 10. line 55-col. 21. line 29).

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It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the teachings of Niwata to the teachings of Zacharias in order to provide user friendly system by giving option to change index that is easier to remember to the user for accessing related account information thereafter.

#### Conclusion

 The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Rose et al. (US 5,770,843) and Macklin et al. (US 6,732,919) teach a system for accessing multiple account using a single card.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Seung H. Lee whose telephone number is (571) 272-2401. The examiner can normally be reached on Monday-Friday, 7:30 AM- 4:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steven S. Paik can be reached on (571) 272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Seung H Lee/ Primary Examiner, Art Unit 2887

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